

BANK OF SOUTHERN CANADA

	CPP Disbursement Date 04/10/2009	Cert 57044	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$112	\$180	61.2%		
Loans	\$87	\$155	76.9%		
Construction & development	\$3	\$4	59.3%		
Closed-end 1-4 family residential	\$0	\$11	2150.4%		
Home equity	\$2	\$3	67.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	152.1%		
Commercial & Industrial	\$16	\$29	84.8%		
Commercial real estate	\$64	\$93	46.3%		
Unused commitments	\$12	\$32	169.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$7	102.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$1	-54.3%		
Cash & balances due	\$19	\$16	-16.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$91	\$161	75.6%		
Deposits	\$86	\$156	80.6%		
Total other borrowings	\$4	\$4	0.0%		
FHLB advances	\$4	\$4	0.0%		
Equity					
Equity capital at quarter end	\$20	\$19	-4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	17.1%	12.4%	--		
Tier 1 risk based capital ratio	24.0%	12.3%	--		
Total risk based capital ratio	25.2%	13.6%	--		
Return on equity ¹	-1.3%	-14.0%	--		
Return on assets ¹	-0.2%	-1.8%	--		
Net interest margin ¹	3.8%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	82.0%	49.3%	--		
Loss provision to net charge-offs (qtr)	344.8%	371.0%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	2.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	1.7%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	1.6%	0.0%	--
Commercial & Industrial	4.2%	2.0%	0.5%	0.2%	--
Commercial real estate	3.2%	4.6%	0.0%	0.5%	--
Total loans	3.1%	3.2%	0.1%	0.4%	--